

Monte J. White & Associates, PC  
Monte J. White  
1106 Brook Ave, Hamilton Place  
Wichita Falls, TX 76301  
(940)723-0099  
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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

IN RE:	§ CASE NO. 10-70010-HDH-13
	§
Daniel Cole Cantrell	§
and	§ JUDGE HARLIN D. HALE
Raynee Amber Cantrell	§
	§ HEARING DATE: 6/13/2012
DEBTORS	§ HEARING TIME: 10:00 A.M.

NOTICE OF HEARING, PRE-HEARING CONFERENCE  
AND ATTACHED MODIFICATION OF PLAN AFTER CONFIRMATION

NOTICE OF HEARING

On 6/13/2012, which is at least twenty-eight (28) days from the date of service hereof, at 10:00 o'clock A.M. a HEARING on the above and foregoing "Modification of Plan After Confirmation" will be held before the Bankruptcy Judge in Room 208, U.S. Courthouse, 10TH AND LAMAR Street, WICHITA FALLS, Texas. Creditors are not required to attend unless they have objections to the Modification.

NOTICE OF PRE-HEARING CONFERENCE

A PRE-HEARING CONFERENCE will be held by the Trustee at 8:30 o'clock A.M. prior to the above hearing time at the following location 10TH AND LAMAR STREET, WICHITA FALLS, TEXAS. Hearings on Motions to Modify Plans with objections not resolved at the PRE-HEARING CONFERENCE will be heard by the Court at the scheduled Hearing time.

NOTICE is hereby given that pursuant to 11 USC 1329 the attached "Modification of Plan" dated 04/30/2012, will be approved by the Court as the Debtor(s) Modified Chapter 13 Plan Unless a party in interest files a written "Objection to the Modification" within twenty-one (21) days of service hereof, and the Debtor has made any subsequent payments required under the Modified Plan. An "Objection to Modification" shall be made in writing to the following: U.S. Bankruptcy Court, Clerks Office, 1100 Commerce Street Room 12A24, Dallas, TX 75242, with copies sent to Walter O'Cheskey, Chapter 13 Trustee, 6308 Iola, Lubbock, TX, 79424 and Debtor(s) Attorney at the above address.

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

IN RE:

Daniel Cole Cantrell

and

Raynee Amber Cantrell

DEBTOR(s)

§ CASE NO. 10-70010-HDH-13

§

§ HEARING DATE: 6/13/2012

§ HEARING TIME: 10:00 A.M.

FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 04/30/2012

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 1/14/2010
2. Date of Section 341 Meeting: 2/9/2010
3. First Payment Date: 2/13/2010
4. Date of Confirmation: 3/17/2010
5. Total Plan Term Prior to this Modification: 60
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 28
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 32
8. Amount of Arrears through the month prior to the date the Modification is filed: NONE
9. Date plan payments are to resume: 6/13/2012
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$14,152.00
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$13,949.00
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: \$649.00
13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:

TRCC 10/6/2010

## II. MODIFICATION REQUESTED

(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

- \_\_\_\_\_ Plan payments remain at \$ \_\_\_\_\_ per month.
- x   DECREASE monthly payment from \$568.00 per month to \$179.00 per month  
(must coincide with resume date shown in item 9 above)
- \_\_\_\_\_ Extend months from \_\_\_\_\_ months to \_\_\_\_\_ months (not to exceed 60 calendar  
months from month of First Payment Date)
- \_\_\_\_\_ Add balloon payment of \_\_\_\_\_ in \_\_\_\_\_ month (indicate how the balloon payment will be  
made)

\_\_\_\_\_  
All modifications that include a balloon payment will require testimony.

Any arrearage indicated in item 8 above shall be cured by the following method: N/A

## III. RESUMPTION OF PAYMENTS TO THE TRUSTEE

(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of \$179.00 will resume on or before 6/13/2012 for 32 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will change from \$33,261.00 to \$20,813.00

If the base amount has changed complete the following:

- |   |                    |
|---|--------------------|
| 1. Total Paid in as of the month prior<br>to Modification Approval:   | \$15,085.00        |
| 2. (+)Plus Total Payments to be made<br>through the Remainder of Plan:<br>(Making up any arrearage in item 9 above) | \$ 5,728.00        |
| 3. (=) New Base Amount  | <u>\$20,813.00</u> |

## IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2007-2. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

X The unsecured creditor pool remains \$0.

V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO

CF	S-Capital One Auto Finance	2005 GMC Canyon	\$18,222.43	\$422.38 per month
CT	“	“	“	Surrender in full satisfaction of debt

Note: Changes to any creditors above shall not be effective until the Modification is approved.

VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee;

VII. REASON FOR MODIFICATION

This modification is requested for the following reason(s): Joint Debtor is expecting a baby and will be employed effective 5/15/2012. Joint Debtor will not return to work. Debtors wish to surrender their vehicle in order to lower the Chapter 13 plan payment.

VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

See Amended Schedules I & J on file with the Court.

Respectfully submitted,

/s/Monte J. White  
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing Modification of Plan after Confirmation, Notice of Hearing and Pre-Hearing Conference has been served by me on 04/30/2012, on all parties on the attached matrix, by United States First Class Mail, proper postage affixed.

/s/Monte J. White  
Attorney for Debtor(s)

Label Matrix for local noticing 0539-7 Case 10-70010-hdh13 Northern District of Texas Wichita Falls Mon Apr 30 13:58:49 CDT 2012	1100 Commerce Street Room 1254 Dallas, TX 75242-1305	A-1 Collection Agency-Southwest Mem 715 Horizon Drive Grand Junction, CO 81506-8700
Adv Ntwk Sys-Laplata Co County 215 Pitkin Grand Junction, CO 81501-7805	Agency Of Cr Cntrl-Colorado Imaging Asso 2014 S Pontiac Way Denver, CO 80224-2412	Allied Home Mortgage 1 Corporate Center Drive, Suite 360 Lake Zurich, IL 60047
Allied Home Mortgage Capital Corp PO Box 660592 Dallas, TX 75266-0592	Allied Interstate-Direct Energy PO Box 1954 Southgate, MI 48195-0954	American Infosource Lp As Agent for World Financial Network National Bank As Maurices PO Box 248872 Oklahoma City, OK 73124-8872
Animas Credit Union 850 Municipal Driv Farmington, NM 87401-2663	Bank Of America PO Box 17054 Wilmington, DE 19850-7054	Capital One Auto Finance 3905 N. DALLAS PARKWAY PLANO, TX 75093-7892
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093-7864	Capital One Auto Finance, CO Ascension Capit P.O. Box 201347 Arlington, TX 76006-1347	Cdi Affiliated Service-Mercy Med Durango 1451 N Hartman St Boise, ID 83704-8849
City of Iowa Park-Iowa Park ISD-WC CO Harold Lerew PO Box 8188 Wichita Falls, TX 76307-8188	Direct Energy P.O. Box 180 Tulsa, OK 74101-0180	Durango Credit & Coll-Giant Conoco 3050 Main Ave Durango, CO 81301-4245
Durango Credit & Coll-Mercy Medical Ctr 3050 Main Ave Durango, CO 81301-4245	Durango Credit & Coll-Radiology Associa 3050 Main Ave Durango, CO 81301-4245	Durango Credit & Coll-Richard Wilson DDS 3050 Main Ave Durango, CO 81301-4245
EZ Rent 1717 9th Street Wichita Falls, TX 76301-5002	FIA Card Services aka Bank of America POB 3001 Malvern, PA 19355-0701	First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4868
GE Consumer Finance For GE Money Bank dba DISCOUNT TIRE-GEMB PO Box 960061 Orlando FL 32896-0661	GEMB - HH Gregg Attention: Bankruptcy PO Box 103106 Roswell, GA 30076-9106	(p)HSBC BANK ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197-5213
HSBC Bank Nevada, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite No. 200 Tucson, AZ 85712-1097	IOWA PARK CITY & ISD CO PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307-8188	(p)INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA PA 19101-7346

KTX Emergency Physicians  
PO Box 98596  
Las Vegas, NV 89193-8596

Kell West Regional Hospital  
5420 Kell West Blvd  
Wichita Falls, TX 76310

Lowes - MBGA  
Attention: Bankruptcy Department  
PO Box 103106  
Roswell, GA 30076-9106

Monte J. White & Associates  
1106 Brook Ave  
Wichita Falls TX 76301-5009

Nelnet Loan  
Attn: Claims  
PO Box 17460  
Denver, CO 80217-0460

Nelnet on behalf of COAC  
College Access Network  
1560 Broadway Suite 1700  
Denver CO 80202-5159

PRA Receivables Management LLC  
PO Box 41067  
Norfolk, VA 23541-1067

PRA Receivables Management, LLC  
As Agent Of Portfolio Recovery Assocs.  
CO Lowes  
POB 41067  
NORFOLK VA 23541-1067

PRA Receivables Management, LLC  
As Agent Of Portfolio Recovery Assocs.  
CO Southwestern Bell Telephone  
POB 41067  
NORFOLK VA 23541-1067

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Premier Bankcard-Charter  
P.O. Box 2208  
Vacaville, CA 95696-8208

San Juan Regional Medical Center  
801 West Maple Street  
Farmington, NM 87401-5630

(p)TXU ENERGY RETAIL COMPANY LP  
CO BANKRUPTCY DEPARTMENT  
PO BOX 650393  
DALLAS TX 75265-0393

WICHITA COUNTY  
CO PERDUE BRANDON FIELDER COLLINS & MOT  
PO BOX 8188  
WICHITA FALLS TX 76307-8188

Wfnnb-Maurices  
PO Box 182273  
Columbus, OH 43218-2273

Daniel Cole Cantrell  
708 S Park Ave  
Iowa Park, TX 76367-2635

Monte J. White  
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1106 Brook Avenue  
Hamilton Place  
Wichita Falls, TX 76301-5009

Raynee Amber Cantrell  
708 S Park Ave  
Iowa Park, TX 76367-2635

UST U.S. Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242-1011

Walter 12,13 Ocheskey  
6308 Iola Avenue  
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

HSBC  
HSBC Retail Services Attention: Bankru  
PO Box 15522  
Wilmington, DE 19850

IRS Special Procedures  
1100 Commerce St., Room 951  
Mail Stop 5029 DAL  
Dallas, TX 75246

Portfolio Recovery Associates, LLC  
PO Box 41067  
Norfolk VA 23541

TXU Energy  
200 W John Carpenter Fwy  
Irving, TX 75039

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Allied Home Mortgage Corporation  
1 Corporate Center Drive, Suite 360  
Lake Zurich, IL 60047

(d)Capital One Auto Finance  
3905 N. Dallas Parkway  
Plano, TX 75093-7892

(u)HSEC Bank Nevada, N.A.

End of Label Matrix

Mailable recipients	49
Bypassed recipients	3
Total	52